

Certificate Number: 06531-NJ-DE-039282197

Bankruptcy Case Number: 19-31639



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 27, 2025, at 9:31 o'clock PM CST, April Emmert completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 27, 2025 By: /s/Melissa Zahradnicek

Name: Melissa Zahradnicek

Title: Certified Credit Counselor